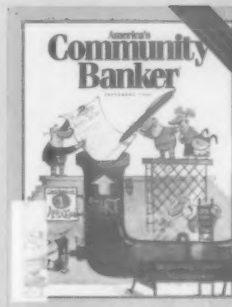
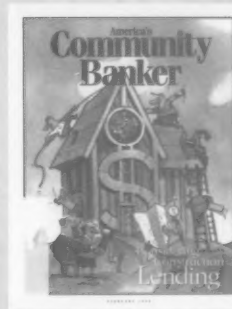
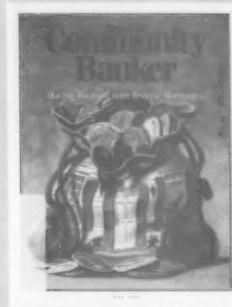
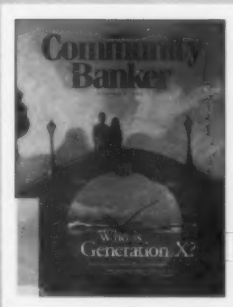


1996 Editorial Index



Accounting
Affordable Housing
America's Community Bankers
Appraising
BIF-SAIF
Branch Management
Commercial Lending
Community Banking
Community Development
Community Reinvestment Act
Consumer Lending
Data Processing
Fair Lending
FHLB System
Investments
Legislation
Management
Marketing
Mortgage Lending
Mutual Institutions
Operations
Personnel Management
Regulation
Retail Banking
Secondary Mortgage Markets
Security
Technology
Trends

Welcome to the 1996 *America's Community Banker* editorial index. The index lists articles from the January through December 1996 issues of *America's Community Banker* magazine.

The editorial index features 28 subject categories. Articles involving more than one category are listed more than once to provide for cross-referencing.

Feature articles are listed in bold type. Monthly columns are listed in italics.

ACCOUNTING

- "How Much is Your Bank Worth?"* March 1996, p. 40.
- "Asset Securitization,"** April 1996, p. 10.
- "Knowing the Basics,"** April 1996, p. 12.
- "Accounting Proposal May Influence Hedging Strategies,"** September 1996, p. 23.

AFFORDABLE HOUSING

- "Promoting Housing Opportunities,"** January 1996, p. 8.
- "Thrift Charter a Boost for Affordable Lending,"** January 1996, p. 12.
- "North Carolina Housing Program Celebrates Fifth Anniversary,"** January 1996, p. 13.
- "Affordable Housing: A Case Study,"** January 1996, p. 15.
- "No Resting on Laurels,"** January 1996, p. 43.
- "Fair Lending: A Self-Reflective Look,"** February 1996, p. 13.
- "A Growing Partnership,"** February 1996, p. 14.
- "Seeking New Markets,"** March 1996, p. 43.
- "Counseling for Low- and Moderate-Income Borrowers Works,"** March 1996, p. 43.
- "Freddie Mac Commits \$50 Million to Downpayment Program,"** April 1996, p. 8.
- "Illinois League Housing Initiative Proves Successful,"** April 1996, p. 9.
- "Examining Secondary Market Trends,"** April 1996, p. 24.
- "A Rough Vintage for Mortgages?"** April 1996, p. 26.
- "What's Hot & What's Not in Mortgage Lending,"** May 1996, p. 17.
- "Reaching Out,"** June 1996, p. 28.
- "Surveying Community Recognition,"** June 1996, p. 31.
- "San Francisco FHLBank Awards AHP Grants,"** August 1996, p. 8.
- "Corporations Invest \$410 Million in Affordable Housing,"** August 1996, p. 9.
- "Preserving the Future,"** August 1996, p. 16.
- "Finding New Life in a Post-FIRREA World,"** August 1996, p. 20.

- "Freddie Mac, FHA Announce Automated Underwriting Pilot,"** September 1996, p. 8.
- "In Support of Housing Opportunity,"** September 1996, p. 27.
- "National Housing Policy: The Ups and Downs of Nearly Five Decades,"** September 1996, p. 30.
- "Boston FHLBank Awards Grant to The Hibernia Savings Bank,"** October 1996, p. 9.
- "FHA Loans Now Automated,"** October 1996, p. 10.
- "Building Partnerships to Boost Homeownership,"** October 1996, p. 12.
- "NHS: Housing Services for Neighborhoods in Need,"** October 1996, p. 15.
- "HUD Honors Efforts in Immigrant Housing,"** November 1996, p. 6.

AMERICA'S COMMUNITY BANKERS

- "Banking After the Paradigm Shift,"** January 1996, p. 6.
- "Promoting Housing Opportunities,"** January 1996, p. 8.
- "Housing Partners Awards Record Donation, Announces Ambitious Plans for 1996,"** January 1996, p. 10.
- "Panel Cites Unique Strengths of Mutual Institutions,"** January 1996, p. 11.
- "Thrift Charter a Boost for Affordable Lending,"** January 1996, p. 12.
- "A Midwest Presence,"** February 1996, p. 11.
- "A Growing Partnership,"** February 1996, p. 14.
- "ACB Donates \$5,000 to Children's Home,"** March 1996, p. 11.
- "Washington Mutual's Top Executive Attends National Education Summit,"** May 1996, p. 6.
- "Davis, Verdier Assume New Posts,"** June 1996, p. 9.
- "Designing a Modern FHLB System,"** June 1996, p. 17.
- "AHP, CIP: Making a Difference,"** June 1996, p. 19.
- "ACB Boosts Homeowner Education, Counseling,"** July 1996, p. 8.
- "The New Institutions on the Block,"** July 1996, p. 16.
- "In Support of Housing Opportunity,"** September 1996, p. 27.
- "National Housing Policy: The Ups and Downs of Nearly Five Decades,"** September 1996, p. 30.
- "The World After BIF-SAIF,"** October 1996, p. 6.
- "Building Partnerships to Boost Homeownership,"** October 1996, p. 12.
- "NHS: Housing Services for Neighborhoods in Need,"** October 1996, p. 15.
- "How Mutuals Make a Difference,"** October 1996, p. 19.
- "Serving the Needs of Community Shareholders,"** October 1996, p. 21.
- "Industry Leaders Laud BIF-SAIF Legislation,"** November 1996, p. 6.

- "A 'Normal' Man For Extraordinary Times,"** December 1996, p. 10.
- "ACB Officers Share 'Mutual' View,"** December 1996, p. 15.
- "The ATM Surcharge Issue,"** December 1996, p. 29.

APPRAISING

- "Square Footage Standard Changes,"** July 1996, p. 36.
- "Square Footage Standard: Part II,"** September 1996, p. 34.

BIF-SAIF

- "A Shadow of Uncertainty,"** April 1996, p. 8.
- "A Possible Big Shift?"** May 1996, p. 7.
- "FDIC Maintains Current Insurance Premium Schedule,"** June 1996, p. 9.
- "The World After BIF-SAIF,"** October 1996, p. 6.
- "Industry Leaders Laud BIF-SAIF Legislation,"** November 1996, p. 6.

BRANCH MANAGEMENT

- "Preparing a Plan for Technology,"** January 1996, p. 26.
- "You're Going to Like This Picture,"** January 1996, p. 44.
- "Back to Brooklyn,"** February 1996, p. 9.
- "Seamless Strategies,"** June 1996, p. 10.
- "Go With the Flow,"** June 1996, p. 13.
- "Getting on Base,"** June 1996, p. 14.
- "What to Do About CRA Exams,"** June 1996, p. 42.
- "Striking a Technological Balance,"** July 1996, p. 24.
- "Shopping for Technology Vendors,"** July 1996, p. 27.
- "New Homeowners Plan to Select New Bank,"** August 1996, p. 9.
- "Developing a Sales Culture,"** August 1996, p. 22.
- "Pay and Reward for Performance,"** August 1996, p. 26.
- "Branchless Banking,"** October 1996, p. 27.
- "Cross-Selling Your Mortgage Customers,"** November 1996, p. 12.
- "Training Your Staff to Cross-Sell,"** November 1996, p. 15.
- "Testing Your Marketing 'AQ',"** November 1996, p. 19.
- "Marketing 'AQ' Test,"** November 1996, p. 24.

COMMERCIAL LENDING

- "Considering Construction Lending,"** February 1996, p. 26.
- "So, You Thought You Had It Tough,"** February 1996, p. 29.

"Automation Plays Key Role in Loan Growth," February 1996, p. 45.

"RMA Executive Urges Commercial Loan Portfolio 'Diligence,'" March 1996, p. 45.

"Survey Finds Small Businesses Optimistic," April 1996, p. 6.

"Speedy Business," April 1996, p. 6.

"Asset Securitization," April 1996, p. 10.

"Knowing the Basics," April 1996, p. 12.

"Commercial Lending Opportunities," August 1996, p. 10.

"Small Business Administration Programs," August 1996, p. 14.

"New Software Available for Commercial Loan Underwriting," September 1996, p. 42.

"INTERLINQ Purchases Construction Lending Software Product," November 1996, p. 43.

COMMUNITY BANKING

"Banking After the Paradigm Shift," January 1996, p. 6.

"A Passport to History," January 1996, p. 9.

"Housing Partners Awards Record Donation, Announces Ambitious Plans for 1996," January 1996, p. 10.

"Panel Cites Unique Strengths of Mutual Institutions," January 1996, p. 11.

"Thrift Charter a Boost for Affordable Lending," January 1996, p. 12.

"Consolidation Expected to Continue," January 1996, p. 12.

"Affordable Housing: A Case Study," January 1996, p. 15.

"High-Yield Lending," January 1996, p. 20.

"From Thrift to Community Bank," January 1996, p. 38.

"Name Change Reflects Community Focus in 'Heartland,'" February 1996, p. 6.

"A Tale of Two Cities," February 1996, p. 9.

"Back to Brooklyn," February 1996, p. 9.

"Saving for the Environment," February 1996, p. 43.

"Redefining the Future," April 1996, p. 8.

"Illinois League Housing Initiative Proves Successful," April 1996, p. 9.

"Regaining Customer Appreciation," April 1996, p. 16.

"Maintaining Customers During a Merger," April 1996, p. 19.

"Going Against the Flow," April 1996, p. 43.

"Bank Branches Remain Vital to Industry's Future," May 1996, p. 40.

"Independence Savings Opens Staten Island Branches," June 1996, p. 8.

"Reaching Out," June 1996, p. 28.

"Surveying Community Recognition," June 1996, p. 31.

"Heartland Community Bankers Association Elects New Officers," July 1996, p. 8.

"The New Institutions on the Block," July 1996, p. 16.

"Ode to the OTS," July 1996, p. 19.

"New Homeowners Plan to Select New Bank," August 1996, p. 9.

"Preserving the Future," August 1996, p. 16.

"Finding a New Life in a Post-FIRREA World," August 1996, p. 20.

"Developing a Sales Culture," August 1996, p. 22.

"Pay and Reward for Performance," August 1996, p. 26.

"Getting Help From Your Suppliers," August 1996, p. 29.

"Solving a 20th Century Problem," August 1996, p. 30.

"1996 Resource Guide," August 1996, p. 33.

"Greater New York Savings Bank Holds September Election for Kids," September 1996, p. 9.

"Promoting a Town," January 1996, p. 11.

"Thrift Charter a Boost for Affordable Lending," January 1996, p. 12.

"Affordable Housing: A Case Study," January 1996, p. 15.

"Lender Liability Limited in Chicago Cleanup Effort," February 1996, p. 8.

"A Growing Partnership," February 1996, p. 14.

"The Texas Recovery," February 1996, p. 18.

"NAFTA Benefits Texas, Slightly," February 1996, p. 21.

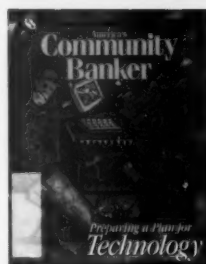
"New England Mutual Establishes Community Foundation," March 1996, p. 7.

"Washington Mutual's Top Executive Attends National Education Summit," May 1996, p. 6.

"Reaching Out," June 1996, p. 28.

"Surveying Community Recognition," June 1996, p. 31.

JANUARY



FEBRUARY



MARCH



"In Support of Housing Opportunity," September 1996, p. 27.

"National Housing Policy: The Ups and Downs of Nearly Five Decades," September 1996, p. 30.

"Promoting Community Service Through the Internet," October 1996, p. 8.

"How Mutuals Make a Difference," October 1996, p. 19.

"Serving the Needs of Community Shareholders," October 1996, p. 21.

"Branchless Banking," October 1996, p. 27.

"Washington Mutual Joins Internet Banking Partnership," November 1996, p. 7.

"Community Bank Implements Voice and Data Connection," November 1996, p. 42.

"A 'Normal' Man For Extraordinary Times," December 1996, p. 10.

"The ATM Surcharge Issue," December 1996, p. 29.

COMMUNITY DEVELOPMENT

"Promoting Housing Opportunities," January 1996, p. 8.

"Housing Partners Awards Record Donation, Announces Ambitious Plans for 1996," January 1996, p. 10.

"Preserving the Future," August 1996, p. 16.

"Finding New Life in a Post-FIRREA World," August 1996, p. 20.

"In Support of Housing Opportunity," September 1996, p. 27.

"National Housing Policy: The Ups and Downs of Nearly Five Decades," September 1996, p. 30.

"Building Partnerships to Boost Homeownership," October 1996, p. 12.

"NHS: Housing Services for Neighborhoods in Need," October 1996, p. 15.

"Giving Back to the Community," November 1996, p. 9.

COMMUNITY REINVESTMENT ACT

"Thrift Charter a Boost for Affordable Lending," January 1996, p. 12.

"North Carolina Housing Program Celebrates Fifth Anniversary," January 1996, p. 13.

"Affordable Housing: A Case Study," January 1996, p. 15.

"By the Numbers," January 1996, p. 46.

"OTS Releases December National CRA Ratings," February 1996, p. 10.

"Fair Lending: A Self-Reflective Look," February 1996, p. 13.

"Hidden' CRA Rules May Trip Up Lenders," February 1996, p. 42.

- "What to Do About CRA Exams," June 1996, p. 42.
 "Preserving the Future," August 1996, p. 16.
 "Building Partnerships to Boost Homeownership,"
 October 1996, p. 12.
 "NHS: Housing Services for Neighborhoods in
 Need," October 1996, p. 15.

CONSUMER LENDING

- "Asset Securitization," April 1996, p. 10.
 "Knowing the Basics," April 1996, p. 12.
 "An Affinity for Affinity Credit Cards," April 1996,
 p. 42.
 "Moving Forward with Reverse Mortgages,"
 May 1996, p. 24.
 "NationsBank Pilots On-Line Auto Loan
 Application System," June 1996, p. 9.
 "New Homeowners Plan to Select New Bank,"
 August 1996, p. 9.
 "Consumers Want Technological Convenience and
 Personal Service," September 1996, p. 6.
 "NationsBank Joins Loan Machine Pilot,"
 September 1996, p. 6.
 "Competing in Auto Lending," November 1996,
 p. 33.

- "Bottomline Technologies, Libra Corp.
 Integrate Software Products," May 1996, p. 43.

FAIR LENDING

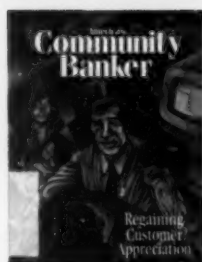
- "Thrift Charter a Boost for Affordable Lending,"
 January 1996, p. 12.
 "North Carolina Housing Program Celebrates Fifth
 Anniversary," January 1996, p. 13.
 "Affordable Housing: A Case Study,"
 January 1996, p. 15.
 "By the Numbers," January 1996, p. 46.
 "OTS Releases December National CRA Ratings,"
 February 1996, p. 10.
 "Fair Lending: A Self-Reflective Look,"
 February 1996, p. 13.
 "'Hidden' CRA Rules May Trip Up Lenders,"
 February 1996, p. 42.
 "Examining Secondary Market Trends,"
 April 1996, p. 24.
 "A Rough Vintage for Mortgages?" April 1996,
 p. 26.
 "What to Do About CRA Exams," June 1996, p. 42.
 "Preserving the Future," August 1996, p. 16.
 "Finding New Life in a Post-FIRREA World,"
 August 1996, p. 20.

- "Building Partnerships to Boost Homeownership,"
 October 1996, p. 12.
 "NHS: Housing Services for Neighborhoods in
 Need," October 1996, p. 15.
 "Correspondent Services Update,"
 December 1996, p. 17
 "An FHLB Services Overview," December 1996,
 p. 19.

INVESTMENTS

- "The Passing of the Retirement CD?" January 1996,
 p. 8.
 "Municipal Bond Issuance to Increase Slightly
 in '96," January 1996, p. 9.
 "From Thrift to Community Bank," January 1996,
 p. 38.
 "Measuring Interest-Rate Risk," January 1996, p. 40.
 "Fed Funds Cut Sanctions Market Moves,"
 January 1996, p. 48.
 "Economics 1996," February 1996, p. 7.
 "Finding a Third-Party Mutual Fund Provider,"
 February 1996, p. 31.
 "Full Disclosure," February 1996, p. 33.
 "Mutual Fund Losses May Spur Consolidation,"
 February 1996, p. 35.
 "Risk Management," February 1996, p. 38.
 "Florida Senator Says: 'Don't Blame Slow Growth
 on the Fed'," March 1996, p. 7.
 "Former Fed Governor Predicts Stable Rates,
 Strong Economy," March 1996, p. 9.
 "To Manage or Not to Manage?" March 1996, p. 38.
 "How Much is Your Bank Worth?" March 1996,
 p. 40.
 "Asset Securitization," April 1996, p. 10.
 "Knowing the Basics," April 1996, p. 12.
 "Climbing the Ladder," April 1996, p. 34.
 "Third-Party Investment Marketers Merge,"
 May 1996, p. 7.
 "You Call This a Niche?" May 1996, p. 31.
 "Capital Allocation," May 1996, p. 36.
 "BMA, Evergreen Group to Market Insurance,
 Annuity Products," May 1996, p. 43.
 "Parameters of a Bond Purchase," June 1996, p. 40.
 "A Question of Trust," July 1996, p. 30.
 "A Mutual Partnership," July 1996, p. 34.
 "Understanding Option Values," July 1996, p. 38.
 "Having Your Own Bloomberg," August 1996, p. 40.
 "Stock Repurchases: Part I," August 1996, p. 44.
 "The Bond That Won't Go Down?" September 1996,
 p. 36.
 "Stock Repurchases: Part II," September 1996,
 p. 38.
 "Recouping Lost Market Share," September 1996,
 p. 40.
 "Creating Value in an Era of Consolidation,"
 October 1996, p. 34.
 "Measuring Interest-Rate Risk," October 1996, p. 42.
 "Brokered CD Plan Provides Managers with
 Options," October 1996, p. 48.

APRIL



- "The Growth of Auto Lending," November 1996,
 p. 36.

DATA PROCESSING

- "Preparing a Plan for Technology," January 1996,
 p. 26.
 "Restructuring Records Retention," March 1996,
 p. 33.
 "Key Considerations When Planning Your
 Mainframe COLD Project," March 1996, p. 34.
 "Sterling Savings Partners With BISYS,"
 March 1996, p. 46.
 "Washington Mutual, EDS Agree to Processing
 Deal," April 1996, p. 41.
 "MasterCard, National Data Corp. Create
 Processing Company," April 1996, p. 43.
 "Virginia Community Bank Outsources Data
 Processing," May 1996, p. 42.

MAY



JUNE



FHLB SYSTEM

- "High-Yield Lending," January 1996, p. 20.
 "FHLBank of Des Moines Launches Imaging
 Technology," March 1996, p. 44.
 "FHLBank of Seattle Establishes Flood Relief
 Fund," April 1996, p. 6.
 "Designing a Modern FHLB System,"
 June 1996, p. 17.
 "AHP, CIP: Making a Difference," June 1996,
 p. 19.
 "San Francisco FHLBank Awards AHP Grants,"
 August 1996, p. 8.
 "In Support of Housing Opportunity,"
 September 1996, p. 27.
 "National Housing Policy: The Ups and Downs of
 Nearly Five Decades," September 1996, p. 30.
 "Boston FHLBank Awards Grant to The Hibernia
 Savings Bank," October 1996, p. 9.

- "Balancing Interest-Rate Risk," November 1996, p. 38.*
"Callable Agency Securities," November 1996, p. 40.
"Brokered Retail Deposits Comeback," December 1996, p. 42.
"What Does Your IRR Profile Look Like?" December 1996, p. 44.

LEGISLATION

- "The Passing of the Retirement CD?" January 1996, p. 8.*
"Consolidation Expected to Continue," January 1996, p. 12.
"Lender Liability Limited in Chicago Cleanup Effort," February 1996, p. 8.
"A Possible Big Shift?" May 1996, p. 7.
"Designing a Modern FHLB System," June 1996, p. 17.
"AHP, CIP: Making a Difference," June 1996, p. 19.

MANAGEMENT

- "Banking After the Paradigm Shift," January 1996, p. 6.*
"High-Yield Lending," January 1996, p. 20.
"Preparing a Plan for Technology," January 1996, p. 26.
"Starting from Scratch," January 1996, p. 29.
"Re-Engineering Mortgage Lending," January 1996, p. 33.
"From Thrift to Community Bank," January 1996, p. 38.
"Measuring Interest-Rate Risk," January 1996, p. 40.
"Expecting Change Helps When Accepting Change," January 1996, p. 42.
"Changing Career Direction," February 1996, p. 9.
"Improving Your Internal Efficiency," February 1996, p. 43.
"Equifax Unveils Tool for Strategic Planning," February 1996, p. 47.
"Survey Examines Directors' Compensation," April 1996, p. 7.
"Regaining Customer Appreciation," April 1996, p. 16.
"Maintaining Customers During a Merger," April 1996, p. 19.
"Symbiotic Businesses: GSEs and MIs," April 1996, p. 36.
"Setting Your Compliance Priorities," April 1996, p. 38.
"The Qualities of a Successful Community Bank," April 1996, p. 42.
"Employees, Customers, Shareholders," April 1996, p. 42.
"Fiechter Outlines OTS Stance on Interest Rate Risk Assessment," May 1996, p. 8.
"You Call This a Niche?" May 1996, p. 31.
"Capital Allocation," May 1996, p. 36.
"The Breakfast Club," May 1996, p. 40.
"Performing a Nerds Assessment," May 1996, p. 41.
"Opportunities in Consolidation," May 1996, p. 41.
"Parameters of a Bond Purchase," June 1996, p. 40.
"What to Do About CRA Exams," June 1996, p. 42.
"The New Institutions on the Block," July 1996, p. 16.
"Striking a Technological Balance," July 1996, p. 24.
"Shopping for Technology Vendors," July 1996, p. 27.
"A Question of Trust," July 1996, p. 30.
"A Mutual Partnership," July 1996, p. 34.
"Understanding Option Values," July 1996, p. 38.
"Community Banks and the Internet," July 1996, p. 40.
"Concentrating Strategies," July 1996, p. 42.
"Greenspan Advocates Use of Technology in Measuring Risk," July 1996, p. 42.
"Commercial Lending Opportunities," August 1996, p. 10.
"Small Business Administration Programs," August 1996, p. 14.
"Developing a Sales Culture," August 1996, p. 22.
"Pay and Reward for Performance," August 1996, p. 26.
"Getting Help From Your Suppliers," August 1996, p. 29.
"Solving a 20th Century Problem," August 1996, p. 30.
"1996 Resource Guide," August 1996, p. 33.
"Having Your Own Bloomberg," August 1996, p. 40.
"Stock Repurchases: Part I," August 1996, p. 44.
"Personnel Challenges," September 1996, p. 10.
"Hiring Due Diligence," September 1996, p. 12.
"Improving Pipeline Management," September 1996, p. 20.
"The Bond That Won't Go Down?" September 1996, p. 36.
"Stock Repurchases: Part II," September 1996, p. 38.
"Recouping Lost Market Share," September 1996, p. 40.
"Prospering in an 'Open' Workplace," October 1996, p. 32.
"Creating Value in an Era of Consolidation," October 1996, p. 34.
"Measuring Interest-Rate Risk," October 1996, p. 42.
"ARMs Have Caps, Don't They?" October 1996, p. 44.
"Brokered CD Plan Provides Managers with Options," October 1996, p. 48.
"Fair, Isaac Acquires Credit Risk Consultant," November 1996, p. 7.
"Testing Your Marketing 'AQ'," November 1996, p. 19.
"Marketing 'AQ' Test," November 1996, p. 24.
"Balancing Interest-Rate Risk," November 1996, p. 38.
"Callable Agency Securities," November 1996, p. 40.
"Achieving Optimal Staffing," December 1996, p. 22.

- "Compensation: The Perennial Staffing Issue," December 1996, p. 26.*
"Brokered Retail Deposits Comeback," December 1996, p. 42.
"What Does Your IRR Profile Look Like?" December 1996, p. 44.

MARKETING

- "Welcome to the Virtual Bank," January 1996, p. 44.*
"A Successful Nuisance," February 1996, p. 47.
"Regaining Customer Appreciation," April 1996, p. 16.
"Maintaining Customers During a Merger," April 1996, p. 19.
"An Affinity for Affinity Credit Cards," April 1996, p. 42.
"California Lenders Join Airline Mileage Program," May 1996, p. 9.
"E-cash," June 1996, p. 34.
"E-cash's Key Driving Factors," June 1996, p. 36.
"Developing a Sales Culture," August 1996, p. 22.
"Pay and Reward for Performance," August 1996, p. 26.
"Consumers Want Technological Convenience and Personal Service," September 1996, p. 6.
"Cross-Selling Your Mortgage Customers," November 1996, p. 12.
"Training Your Staff to Cross-Sell," November 1996, p. 15.
"Testing Your Marketing 'AQ'," November 1996, p. 19.
"Marketing 'AQ' Test," November 1996, p. 24.
"Meet the New John and Jane Doe's," November 1996, p. 26.
"Generation X and Financial Planning," November 1996, p. 29.

MORTGAGE LENDING

- "Promoting Housing Opportunities," January 1996, p. 8.*
"Thrift Charter a Boost for Affordable Lending," January 1996, p. 12.
"A Global Perspective," January 1996, p. 13.
"North Carolina Housing Program Celebrates Fifth Anniversary," January 1996, p. 13.
"Affordable Housing: A Case Study," January 1996, p. 15.
"High-Yield Lending," January 1996, p. 20.
"Re-Engineering Mortgage Lending," January 1996, p. 33.
"Let's Go to the Video," January 1996, p. 42.
"Cyberspace Lending," January 1996, p. 42.
"Automated Underwriting Upgrades," January 1996, p. 43.
"No Resting on Laurels," January 1996, p. 43.
"On-Line and On Board," January 1996, p. 44.
"By the Numbers," January 1996, p. 46.

"Fannie Mae Raises Conforming Loan Limit," February 1996, p. 6.

"Serving a Unique Market Niche," February 1996, p. 6.

"Philadelphia Program Achieves Top Ranking," February 1996, p. 7.

"Resale Market Falls, Slightly," February 1996, p. 7.

"Fair Lending: A Self-Reflective Look," February 1996, p. 13.

"A Growing Partnership," February 1996, p. 14.

"High LTV Loans and Credit Quality," February 1996, p. 40.

"Software Lists Nonconforming Loan Purchasers," February 1996, p. 43.

"Free Handbook on Reverse Mortgages Available for Senior Customers," February 1996, p. 45.

"Brendsel Reiterates Call for Elimination of Loan Limits," March 1996, p. 6.

"Housing Market Remains Healthy," March 1996, p. 6.

"Fannie Mae Expects Rise in Mortgage Originations," March 1996, p. 8.

"A 'Kinder, Gentler Approach' to Reverse Mortgages," March 1996, p. 8.

"Automated Underwriting: A Case Study," March 1996, p. 18.

"Convincing Mom," March 1996, p. 22.

"Watch Out for the Down-50 Mortgage Market Scenario," March 1996, p. 42.

"Credit Scoring 'Will Survive' Recent Criticism," March 1996, p. 42.

"Seeking New Markets," March 1996, p. 43.

"Freddie Mac Commits \$50 Million to Downpayment Program," April 1996, p. 8.

"Examining Secondary Market Trends," April 1996, p. 24.

"A Rough Vintage for Mortgages?" April 1996, p. 26.

"Mortgage Insurance Update," April 1996, p. 29.

"Sharing Risk," April 1996, p. 30.

"Symbiotic Businesses: GSEs and MIs," April 1996, p. 36.

"Lending on Video," April 1996, p. 40.

"Ravenna Savings, Servantis Team-Up on Fannie Mae's Desktop Underwriter," April 1996, p. 40.

"Freddie Mac Finds Jumbo-Loan Buyer," April 1996, p. 44.

"What's Hot & What's Not in Mortgage Lending," May 1996, p. 17.

"Not Worth the Paper It's Printed On," May 1996, p. 19.

"Moving Forward with Reverse Mortgages," May 1996, p. 24.

"You Call This a Niche?" May 1996, p. 31.

"Designing a Modern FHLB System," June 1996, p. 17.

"AHP, CIP: Making a Difference," June 1996, p. 19.

"What to Do About CRA Exams," June 1996, p. 42.

"A Look at Internet Lending," June 1996, p. 46.

"EDI Benefits Mortgage Lending," June 1996, p. 46.

"POS Mortgage Sourcing," July 1996, p. 6.

"ACB Boosts Homeowner Education, Counseling," July 1996, p. 8.

"MERS and EDS in Joint Venture," July 1996, p. 9.

"Cooperatives Prove Strong in 1995," July 1996, p. 9.

"Freddie Mac Enhances Loan Processor," August 1996, p. 8.

"Preserving the Future," August 1996, p. 16.

"Finding New Life in a Post-FIRREA World," August 1996, p. 20.

"Freddie Mac, FHA Announce Automated Underwriting Pilot," September 1996, p. 8.

"Improving Pipeline Management," September 1996, p. 20.

"In Support of Housing Opportunity," September 1996, p. 27.

"National Housing Policy: The Ups and Downs of Nearly Five Decades," September 1996, p. 30.

"Reverse Mortgage Product Expands to 28 States," October 1996, p. 8.

"FHA Loans Now Automated," October 1996, p. 10.

"Building Partnerships to Boost Homeownership," October 1996, p. 12.

"ARMs Have Caps, Don't They?" October 1996, p. 44.

"ARMs: Trick or Treat?" October 1996, p. 46.

"HUD Honors Efforts in Immigrant Housing," November 1996, p. 6.

"Cross-Selling Your Mortgage Customers," November 1996, p. 12.

"Training Your Staff to Cross-Sell," November 1996, p. 15.

"Testing Your Marketing 'AQ'," November 1996, p. 19.

"Marketing 'AQ' Test," November 1996, p. 24.

MUTUAL INSTITUTIONS

"Panel Cites Unique Strengths of Mutual Institutions," January 1996, p. 11.

"New England Mutual Establishes Community Foundation," March 1996, p. 7.

"Reaching Out," June 1996, p. 28.

"Surveying Community Recognition," June 1996, p. 31.

"How Mutuals Make a Difference," October 1996, p. 19.

"Serving the Needs of Community Shareholders," October 1996, p. 21.

OPERATIONS

"Banking After the Paradigm Shift," January 1996, p. 6.

"OTS Targets Electronic Banking Innovations," January 1996, p. 9.

"Dispensing Cash and Stamps," January 1996, p. 13.

"A Global Perspective," January 1996, p. 13.

"High-Yield Lending," January 1996, p. 20.

"Preparing a Plan for Technology," January 1996, p. 26.

"Starting from Scratch," January 1996, p. 29.

"Re-Engineering Mortgage Lending," January 1996, p. 33.

"From Thrift to Community Bank," January 1996, p. 38.

"Measuring Interest-Rate Risk," January 1996, p. 40.

"Expecting Change Helps When Accepting Change," January 1996, p. 42.

"You're Going to Like This Picture," January 1996, p. 44.

"Changing Career Direction," February 1996, p. 9.

"Equifax, IBM Strike Card Processing Deal," February 1996, p. 10.

"Improving Your Internal Efficiency," February 1996, p. 43.

"Regaining Customer Appreciation," April 1996, p. 16.

"Maintaining Customers During a Merger," April 1996, p. 19.

"Setting Your Compliance Priorities," April 1996, p. 38.

"The Qualities of a Successful Community Bank," April 1996, p. 42.

"Employees, Customers, Shareholders," April 1996, p. 42.

"Going Against the Flow," April 1996, p. 43.

"MasterCard, National Data Corp. Create Processing Company," April 1996, p. 43.

"PC-Based Home Banking: Part I," May 1996, p. 38.

"Bank Branches Remain Vital to Industry's Future," May 1996, p. 40.

"Performing a Nerds Assessment," May 1996, p. 41.

"Measuring Performance," May 1996, p. 41.

"Seamless Strategies," June 1996, p. 10.

"Go With the Flow," June 1996, p. 13.

"Getting on Base," June 1996, p. 14.

"E-cash," June 1996, p. 34.

"E-cash's Key Driving Factors," June 1996, p. 36.

"PC-Based Home Banking: Part II," June 1996, p. 44.

"EDI Benefits Mortgage Lending," June 1996, p. 46.

"POS Mortgage Sourcing," July 1996, p. 6.

"Frauds, Scams & Other Crimes," July 1996, p. 10.

"Armed Bandits, ATM Thieves in Vogue," July 1996, p. 13.

"Striking a Technological Balance," July 1996, p. 24.

"Shopping for Technology Vendors," July 1996, p. 27.

"Get on the Intranet," July 1996, p. 42.

"Developing a Sales Culture," August 1996, p. 22.
 "Pay and Reward for Performance," August 1996, p. 26.
 "Getting Help From Your Suppliers," August 1996, p. 29.
 "Solving a 20th Century Problem," August 1996, p. 30.
 "1996 Resource Guide," August 1996, p. 33.
 "New SAR Complicates Reporting," August 1996, p. 42.
 "Software Company Touts Its Product's Simplicity," August 1996, p. 46.
 "Consumers Want Technological Convenience and Personal Service," September 1996, p. 6.
 "NationsBank Joins Loan Machine Pilot," September 1996, p. 6.
 "Study Reveals Growth in Internet Banking," September 1996, p. 40.
 "Enhancing Service Through Wireless Communication," September 1996, p. 41.
 "Saved by an Octopus," September 1996, p. 43.
 "Microsoft, HCL James Martin Targeting 'Year 2000 Condition'," October 1996, p. 49.

PERSONNEL MANAGEMENT

"Expecting Change Helps When Accepting Change," January 1996, p. 42.
 "Changing Career Direction," February 1996, p. 9.
 "Take This Job and....," February 1996, p. 45.
 "Regaining Customer Appreciation," April 1996, p. 16.
 "Maintaining Customers During a Merger," April 1996, p. 19.
 "The Qualities of a Successful Community Bank," April 1996, p. 42.
 "Employees, Customers, Shareholders," April 1996, p. 42.
 "Performing a Nerds Assessment," May 1996, p. 41.
 "Teaching Under Your Own Roof," June 1996, p. 46.
 "Developing a Sales Culture," August 1996, p. 22.
 "Pay and Reward for Performance," August 1996, p. 26.
 "Learning with CLAS," August 1996, p. 46.
 "Personnel Challenges," September 1996, p. 10.
 "Hiring Due Diligence," September 1996, p. 12.
 "Prospering in an 'Open' Workplace," October 1996, p. 32.
 "Training Your Staff to Cross-Sell," November 1996, p. 15.
 "Achieving Optimal Staffing," December 1996, p. 22.
 "Compensation: The Perennial Staffing Issue," December 1996, p. 26.

REGULATION

"OTS Targets Electronic Banking Innovations," January 1996, p. 9.

"FDIC Shrinks Its Budget," January 1996, p. 12.
 "Lender Liability Limited in Chicago Cleanup Effort," February 1996, p. 8.
 "Closing Shop," February 1996, p. 8.
 "Insufficient Disclosure," February 1996, p. 8.
 "OTS Releases December National CRA Ratings," February 1996, p. 10.
 "OTS Proposes Cutting Certain Regs By More Than Half," February 1996, p. 10.

"From Thrift to Community Bank," January 1996, p. 38.
 "Welcome to the Virtual Bank," January 1996, p. 44.
 "Cards Plus," January 1996, p. 45.
 "Equifax, IBM Strike Card Processing Deal," February 1996, p. 10.
 "Making Smart Cards Available to Travelers," February 1996, p. 46.

JULY



AUGUST



SEPTEMBER



"Fair Lending: A Self-Reflective Look," February 1996, p. 13.
 "'Hidden' CRA Rules May Trip Up Lenders," February 1996, p. 42.
 "Supreme Court Rules on Checking Disputes," February 1996, p. 47.
 "OTS Streamlines Quarterly Reports," February 1996, p. 48.
 "E-Cash, Not Glass Steagall," March 1996, p. 10.
 "Neely Becomes Member of FDIC Board," March 1996, p. 11.
 "FDIC's Helper Announces New Approach to Risk Evaluations," March 1996, p. 11.
 "A Shadow of Uncertainty," April 1996, p. 8.
 "Setting Your Compliance Priorities," April 1996, p. 38.
 "Fiechter Outlines OTS Stance on Interest Rate Risk Assessment," May 1996, p. 8.
 "Fiechter Says Stability Vital to Regulatory Restructuring," July 1996, p. 9.
 "The New Institutions on the Block," July 1996, p. 16.
 "Ode to the OTS," July 1996, p. 19.
 "Lessening Burdens," July 1996, p. 43.
 "New SAR Complicates Reporting," August 1996, p. 42.
 "OTS Revises Guidelines for Appeals," August 1996, p. 46.
 "Stier Named OTS Chief Accountant," September 1996, p. 8.
 "ARMS: Trick or Treat?" October 1996, p. 46.
 "Clinton Names Retsinas Interim OTS Director," November 1996, p. 9.

"A Successful Nuisance," February 1996, p. 47.
 "Survey Identifies Key Challenges in Customer Retention," February 1996, p. 48.
 "What Is a Bank?" March 1996, p. 7.
 "More Questions Than Answers," March 1996, p. 10.
 "Automated Loan Machines," March 1996, p. 12.
 "The Automated Branch Option," March 1996, p. 14.
 "The Future of Voice Recognition Technology," March 1996, p. 26.
 "Hear Me, See Me," March 1996, p. 29.
 "Alternative Products Available at Co-Op Bank," March 1996, p. 42.
 "Get on the Internet Now, Advises On-Line Banker," March 1996, p. 43.
 "Survey Says: Smart Cards Almost Here," March 1996, p. 44.
 "BISYS to Provide Loans by Phone," March 1996, p. 46.
 "MasterCard/Cirrus Will Allow Surcharging," April 1996, p. 7.
 "California Bank Offers Competitors' Customers \$36 to Switch Accounts," April 1996, p. 7.
 "Awarding Excellence," April 1996, p. 9.
 "Regaining Customer Appreciation," April 1996, p. 16.
 "Maintaining Customers During a Merger," April 1996, p. 19.
 "MasterCard Creates High-Security Hologram," April 1996, p. 40.
 "Visa Unveils Bank-Branded Remote Banking," April 1996, p. 41.
 "An Affinity for Affinity Credit Cards," April 1996, p. 42.
 "Going Against the Flow," April 1996, p. 43.
 "A Warming Trend in Smart Cards," May 1996, p. 6.

RETAIL BANKING

"Dispensing Cash and Stamps," January 1996, p. 13.

- "Third-Party Investment Marketers Merge," May 1996, p. 7.
- "California Lenders Join Airline Mileage Program," May 1996, p. 9.
- "Bank Branches Remain Vital to Industry's Future," May 1996, p. 40.
- "Measuring Performance," May 1996, p. 41.
- "Debit Card Programs Show Strong Growth," June 1996, p. 8.
- "E-cash," June 1996, p. 34.
- "E-cash's Key Driving Factors," June 1996, p. 36.
- "Dining Debits," July 1996, p. 8.
- "Concentrating Strategies," July 1996, p. 42.
- "New Homeowners Plan to Select New Bank," August 1996, p. 9.
- "Developing a Sales Culture," August 1996, p. 22.
- "Consumers Want Technological Convenience and Personal Service," September 1996, p. 6.
- "NationsBank Joins Loan Machine Pilot," September 1996, p. 6.
- "MasterCard, PULSE Form Strategic Debit Alliance," September 1996, p. 7.
- "CheckFree, Five Paces to Provide Internet Banking Platform," September 1996, p. 7.
- "Visa Campaign Targets Bill-Payment Market," September 1996, p. 9.
- "Credit Card Trends," September 1996, p. 15.
- "Secured and Growing," September 1996, p. 17.
- "Security First Adds Physical Branches," October 1996, p. 9.
- "Community Bank's Ads Target Dissatisfied Customers," October 1996, p. 10.

SECONDARY MORTGAGE MARKETS

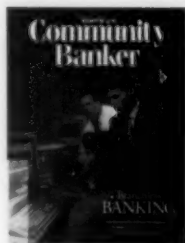
- "Automated Underwriting Upgrades," January 1996, p. 43.
- "Fannie Mae Raises Conforming Loan Limit," February 1996, p. 6.
- "Serving a Unique Market Niche," February 1996, p. 6.
- "High LTV Loans and Credit Quality," February 1996, p. 40.
- "Brendsel Reiterates Call for Elimination of Loan Limits," March 1996, p. 6.
- "Fannie Mae Expects Rise in Mortgage Originations," March 1996, p. 8.
- "Automated Underwriting: A Case Study," March 1996, p. 18.
- "Convincing Mom," March 1996, p. 22.
- "Watch Out for the Down-50 Mortgage Market Scenario," March 1996, p. 42.
- "Credit Scoring 'Will Survive' Recent Criticism," March 1996, p. 42.
- "Freddie Mac Commits \$50 Million to Downpayment Program," April 1996, p. 8.
- "Examining Secondary Market Trends," April 1996, p. 24.
- "A Rough Vintage for Mortgages?" April 1996, p. 26.
- "Symbiotic Businesses: GSEs and MIs," April 1996, p. 36.
- "Ravena Savings, Servantis Team-Up on Fannie Mac's Desktop Underwriter," April 1996, p. 40.

- "Improving Pipeline Management," September 1996, p. 20.
- "In Support of Housing Opportunity," September 1996, p. 27.
- "National Housing Policy: The Ups and Downs of Nearly Five Decades," September 1996, p. 30.
- "FHA Loans Now Automated," October 1996, p. 10.
- "Building Partnerships to Boost Homeownership," October 1996, p. 12.

SECURITY

- "You're Going to Like This Picture," January 1996, p. 44.
- "Tough to Crack," February 1996, p. 46.
- "Net So Secure," March 1996, p. 45.
- "Snuffing Sniffers," March 1996, p. 46.
- "MasterCard Creates High-Security Hologram," April 1996, p. 40.
- "Is This Network Secure?" May 1996, p. 12.
- "What's Hot & What's Not in Mortgage Lending," May 1996, p. 17.
- "Not Worth the Paper It's Printed On," May 1996, p. 19.
- "Encryption Standards Evolution Continues," July 1996, p. 8.
- "Frauds, Scams & Other Crimes," July 1996, p. 10.
- "Armed Bandits, ATM Thieves in Vogue," July 1996, p. 13.
- "Program Helps Banks Protect Customers' Children," August 1996, p. 8.
- "Building a Better Firewall," September 1996, p. 41.
- "MasterCard, Visa Update Security Specifications," September 1996, p. 42.
- "Equifax Forms Alliance to Help Retailers Fight Fraud," October 1996, p. 49.

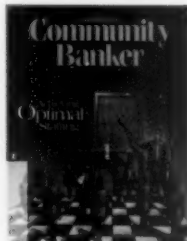
OCTOBER



NOVEMBER



DECEMBER



- "Branchless Banking," October 1996, p. 27.
- "Providing Discount Airfares as a Customer Incentive," October 1996, p. 48.
- "Visa, Amex in 'Platinum' Court Case," November 1996, p. 7.
- "Cross-Selling Your Mortgage Customers," November 1996, p. 12.
- "Training Your Staff to Cross-Sell," November 1996, p. 15.
- "Meet the New John and Jane Doe's," November 1996, p. 26.
- "Generation X and Financial Planning," November 1996, p. 29.

- "Freddie Mac Finds Jumbo-Loan Buyer," April 1996, p. 44.
- "Fannie Mae, Harvard Join in Housing Fellowship Program," May 1996, p. 7.
- "Fannie Mae Finances \$100 Million in Home Improvement Loans," May 1996, p. 9.
- "What's Hot & What's Not in Mortgage Lending," May 1996, p. 17.
- "Moving Forward with Reverse Mortgages," May 1996, p. 24.
- "Freddie Mac Enhances Loan Processor," August 1996, p. 8.
- "Freddie Mac, FHA Announce Automated Underwriting Pilot," September 1996, p. 8.

TECHNOLOGY

- "OTS Targets Electronic Banking Innovations," January 1996, p. 9.
- "Dispensing Cash and Stamps," January 1996, p. 13.
- "Preparing a Plan for Technology," January 1996, p. 26.
- "Starting from Scratch," January 1996, p. 29.
- "Re-Engineering Mortgage Lending," January 1996, p. 33.
- "Let's Go to the Video," January 1996, p. 42.
- "Cyberspace Lending," January 1996, p. 42.
- "Automated Underwriting Upgrades," January 1996, p. 43.
- "You're Going to Like This Picture," January 1996, p. 44.
- "On-Line and On Board," January 1996, p. 44.
- "Welcome to the Virtual Bank," January 1996, p. 44.

"Cards Plus," January 1996, p. 45.
 "Master of the House," January 1996, p. 46.
 "Ignore the Human Element at Your Peril," January 1996, p. 47.
 "Woodrow Wilson: Now a 'Cool' Web Site," February 1996, p. 42.
 "Software Lists Nonconforming Loan Purchasers," February 1996, p. 43.
 "Making Smart Cards Available to Travelers," February 1996, p. 46.
 "Automated Loan Machines," March 1996, p. 12.
 "The Automated Branch Option," March 1996, p. 14.
 "Automated Underwriting: A Case Study," March 1996, p. 18.
 "Convincing Mom," March 1996, p. 22.
 "The Future of Voice Recognition Technology," March 1996, p. 26.
 "Hear Me, See Me," March 1996, p. 29.
 "Restructuring Records Retention," March 1996, p. 33.
 "Key Considerations When Planning Your Mainframe COLD Project," March 1996, p. 34.
 "Get on the Internet Now, Advises On-Line Banker," March 1996, p. 43.
 "FHLBank of Des Moines Launches Imaging Technology," March 1996, p. 44.
 "Calling All Videos," March 1996, p. 44.
 "Net So Secure," March 1996, p. 45.
 "Lending on Video," April 1996, p. 40.
 "Ravenna Savings, Servantis Team-Up on Fannie Mae's Desktop Underwriter," April 1996, p. 40.
 "Visa Unveils Bank-Branded Remote Banking," April 1996, p. 41.
 "A Warming Trend in Smart Cards," May 1996, p. 6.
 "Is This Network Secure?" May 1996, p. 12.
 "Shaping the National Information Infrastructure," May 1996, p. 14.
 "PC-Based Home Banking: Part I," May 1996, p. 38.
 "Performing a Nerds Assessment," May 1996, p. 41.
 "Virginia Community Bank Outsources Data Processing," May 1996, p. 42.
 "Bottomline Technologies, Libra Corp. Integrate Software Products," May 1996, p. 43.
 "Seamless Strategies," June 1996, p. 10.
 "Go With the Flow," June 1996, p. 13.
 "Getting on Base," June 1996, p. 14.
 "1996 Computer Hardware & Software Buyer's Guide," June 1996, p. 21.
 "E-cash," June 1996, p. 34.
 "E-cash's Key Driving Factors," June 1996, p. 36.
 "PC-Based Home Banking: Part II," June 1996, p. 44.

"A Look at Internet Lending," June 1996, p. 46.
 "EDI Benefits Mortgage Lending," June 1996, p. 46.
 "POS Mortgage Sourcing," July 1996, p. 6.
 "Encryption Standards Evolution Continues," July 1996, p. 8.
 "MERS and EDS in Joint Venture," July 1996, p. 9.
 "Striking a Technological Balance," July 1996, p. 24.
 "Shopping for Technology Vendors," July 1996, p. 27.
 "Community Banks and the Internet," July 1996, p. 40.
 "Get on the Intranet," July 1996, p. 42.
 "Teledata Solutions Automates Wire Transfer Centers," July 1996, p. 43.
 "Getting Help From Your Suppliers," August 1996, p. 29.
 "Solving a 20th Century Problem," August 1996, p. 30.
 "1996 Resource Guide," August 1996, p. 33.
 "Learning with CLAS," August 1996, p. 46.
 "Software Company Touts Its Product's Simplicity," August 1996, p. 46.
 "Consumers Want Technological Convenience and Personal Service," September 1996, p. 6.
 "NationsBank Joins Loan Machine Pilot," September 1996, p. 6.
 "CheckFree, Five Paces to Provide Internet Banking Platform," September 1996, p. 7.
 "Freddie Mac, FHA Announce Automated Underwriting Pilot," September 1996, p. 8.
 "PCs Too Complicated?" September 1996, p. 40.
 "Recouping Lost Market Share," September 1996, p. 40.
 "Study Reveals Growth in Internet Banking," September 1996, p. 40.
 "Enhancing Service Through Wireless Communication," September 1996, p. 41.
 "New Software Available for Commercial Loan Underwriting," September 1996, p. 42.
 "Saved by an Octopus," September 1996, p. 43.
 "Promoting Community Service Through the Internet," October 1996, p. 8.
 "FHA Loans Now Automated," October 1996, p. 10.
 "Microsoft, HCL James Martin Targeting 'Year 2000 Condition'," October 1996, p. 49.
 "Washington Mutual Joins Internet Banking Partnership," November 1996, p. 7.
 "Community Bank Implements Voice and Data Connection," November 1996, p. 42.
 "Partnership Yields Payment-Enabled Web Sites," November 1996, p. 43.

"INTERLINQ Purchases Construction Lending Software Product," November 1996, p. 43.

TRENDS

"Banking After the Paradigm Shift," January 1996, p. 6.
 "OTS Targets Electronic Banking Innovations," January 1996, p. 9.
 "Consolidation Expected to Continue," January 1996, p. 12.
 "Re-Engineering Mortgage Lending," January 1996, p. 33.
 "Welcome to the Virtual Bank," January 1996, p. 44.
 "Credit Unions No More," February 1996, p. 9.
 "Considering Construction Lending," February 1996, p. 26.
 "Finding a Third-Party Mutual Fund Provider," February 1996, p. 31.
 "Full Disclosure," February 1996, p. 33.
 "Mutual Fund Losses May Spur Consolidation," February 1996, p. 35.
 "Examining Secondary Market Trends," April 1996, p. 24.
 "A Rough Vintage for Mortgages?" April 1996, p. 26.
 "Mortgage Insurance Update," April 1996, p. 29.
 "Sharing Risk," April 1996, p. 30.
 "Symbiotic Businesses: GSEs and MIs," April 1996, p. 36.
 "An Affinity for Affinity Credit Cards," April 1996, p. 42.
 "What's Hot & What's Not in Mortgage Lending," May 1996, p. 17.
 "Moving Forward with Reverse Mortgages," May 1996, p. 24.
 "PC-Based Home Banking: Part I," May 1996, p. 38.
 "Bank Branches Remain Vital to Industry's Future," May 1996, p. 40.
 "Opportunities in Consolidation," May 1996, p. 41.
 "E-cash," June 1996, p. 34.
 "E-cash's Key Driving Factors," June 1996, p. 36.
 "PC-Based Home Banking: Part II," June 1996, p. 44.
 "Credit Card Trends," September 1996, p. 15.
 "Secured and Growing," September 1996, p. 17.
 "Bank Relationships Improving for Women Business Owners," November 1996, p. 8.